UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

In re: DMITRY KIPERVAS	§	Case No. 14-bk-19653
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/09/2014.
- 2) The plan was confirmed on 12/22/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on <u>03/28/2017.</u>
- 5) The case was completed on 06/18/2019.
- 6) Number of months from filing or conversion to last payment: 54.
- 7) Number of months case was pending: <u>58</u>.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,000.00.
- 10) Amount of unsecured claims discharged without full payment: \$19,270.37.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:	

Total paid by or on behalf of the debtor(s) \$ 64,716.76 Less amount refunded to debtor(s) \$ 711.98

NET RECEIPTS \$ 64,004.78

Expenses of Administration:

Attorney's Fees Paid Through the Plan

Court Costs

\$ 0.00

Trustee Expenses & Compensation

Other

\$ 810.00

\$ 4,531.55

TOTAL EXPENSES OF ADMINISTRATION

\$ 5,341.55

Attorney fees paid and disclosed by debtor(s): \$2,690.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
CAROL B MCCULLOUGH	Lgl	0.00	NA	NA	810.00	0.00
PNC BANK	Uns	0.00	9,569.93	9,569.93	9,569.93	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	4,545.36	4,545.36	4,545.36	0.00
TD Bank	Sec	191,574.31	494,797.59	0.00	0.00	0.00
TD Bank	Uns	0.00	1,065,426.93	0.00	0.00	0.00
NATIONSTAR MORTGAGE LLC	Sec	80,500.00	90,370.84	2,861.60	2,861.60	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Sec	0.00	11,458.20	63.60	18.44	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	0.00	0.00	5,792.20	0.00
SANTANDER CONSUMER USA	Sec	14,000.00	12,351.36	0.00	0.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Sec	0.00	935.22	935.22	935.22	0.00
NATIONSTAR MORTGAGE	Sec	0.00	88,453.17	187.72	187.72	0.00
PENNYMAC LOAN SERVICES LLC	Sec	0.00	88,852.42	629.93	629.93	0.00
NATIONSTAR MORTGAGE	Sec	515,000.00	583,264.65	583,264.65	23,750.83	0.00
SHELLPOINT MORTGAGE	Sec	0.00	63,896.14	1,597.15	1,597.15	0.00
NATIONSTAR MORTGAGE	Sec	0.00	0.00	0.00	0.00	0.00
WELLS FARGO HOME MORTGAGE	Sec	29,580.94	33,022.21	0.00	0.00	0.00
NATIONSTAR MORTGAGE	Sec	0.00	5,104.55	0.00	0.00	0.00
JPMORGAN CHASE BANK	Sec	22,783.71	19,991.43	7,268.92	925.68	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
CITY OF PHILA	Pri	0.00	161.41	161.41	161.41	0.00
CITY OF PHILA	Sec	0.00	959.09	959.09	959.09	0.00
Stonebridge Condominium Association	Sec	0.00	1,540.53	1,540.53	1,540.53	0.00
CITY OF PHILA	Sec	0.00	5,188.14	5,188.14	5,188.14	0.00
AMERICAN FIN CO	Sec	700.00	NA	NA	0.00	0.00
CITIZENS BANK	Sec	139,790.29	NA	NA	0.00	0.00
NATION MORTGAGE	Sec	199,000.00	NA	NA	0.00	0.00
OCWEN	Sec	170,000.00	NA	NA	0.00	0.00
COMMONWEALTH OF PA	Pri	16,520.76	NA	NA	0.00	0.00
NATIONAL RE AGENCY	Uns	3,093.50	NA	NA	0.00	0.00
PECO ENERGY	Uns	14,153.75	NA	NA	0.00	0.00
READING AREA WATER	Uns	45.35	NA	NA	0.00	0.00
READING AREA WATER	Uns	7,769.97	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 595,809.97	\$ 29,952.91	\$ 0.00
Debt Secured by Vehicle	\$ 63.60	\$ 18.44	\$ 0.00
All Other Secured	\$ 8,622.98	\$ 8,622.98	\$ 0.00
TOTAL SECURED:	\$ 604,496.55	\$ 38,594.33	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,706.77	\$ 4,706.77	\$ 0.00
TOTAL PRIORITY:	\$ 4,706.77	\$ 4,706.77	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 9,569.93	\$ 15,362.13	\$ 0.00

Disbursements:

Expenses of Administration \$ 5,341.55 Disbursements to Creditors \$ 58,663.23

TOTAL DISBURSEMENTS: \$ 64,004.78

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: <u>10/15/2019</u> By: <u>William C. Miller</u>

Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.